


Fill in this information to identify the case:

Debtor 1 Lori Ann Borkey

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania 

Case number 22-11178

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A., as S/B/M to First Niagara BankCourt claim no. (if known): 8

Last 4 digits of any number you use to
identify the debtor's account:

8 8 5 5

Date of payment change:

Must be at least 21 days after date
of this notice 10/15/2022

New total payment:

Principal, interest, and escrow, if any \$ 1762.54**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Prime Rate Change

Current interest rate: 5.74 %New interest rate: 6.49 %Current principal and interest payment: \$ 1532.94New principal and interest payment: \$ 1762.54**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Lori Ann Borkey Case number (if known) 22-11178
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Darren R Pedaci Date 09/22/2022
Signature

Print: Darren R Pedaci Title Senior Specialist
First Name Middle Name Last Name

Company KeyBank N.A.

Address 4910 Tiedeman Road
Number Street
Brooklyn OH 44144
City State ZIP Code

Contact phone 866-325-9723 Email bk_specialists@keybank.com

ELOC Billing Maintenance and Display (ELC3/PG1)

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      LOAN 8855          ELOC BILLING MAINT AND DISPLAY          09/22/22    09:10:20
L BORRKEY              1ST PMT 08/15/16    INV 210/005 TYPE CONV. RES          LOC MAN B
BILL METHOD B          CUR PMT 01/15/19    PB 175650.57 IR 04.24000          GRP EPB
      INT BILLED THRU 09/21/22    INT DUE          .00    PMT PER 12    BILL IND
SGMT: 01 OF 01    ELOC STATUS: A    ELOC PLAN CODE: FNHC    CURR TYPE: VAR/CLOSED

----- Page 1 -----
ACT: C (A,C,D,L/Z) LIST/OPT: (P,U,B,A,D) NEW BAL:          208,455.91 CONST
DUE DT: 09/15/22 APR: 5.74000 % INDX: 4.7500000 % MRGN: + .990000 % ESC
USER ID: 2AB - C BILL DATE: 081922    PRIOR BILLS UNPD    TOTAL AMT DUE
MINIMUM PMT          1,532.94          * -          * -
PRINCIPAL          731.88          * -          * -
INTEREST          801.06          * -          * -
ESCROW          .00          * -          * -
LATE CHARGES          .00          * -          * -
NSF          .00          * -          * -
OTHER FEES          .00          * -          * -
LIFE INSURANCE          .00          * -          * -
&H INSURANCE          .00          * -          * -
MISCELLANEOUS          .00          * -          * -
OUTPUT OPT: 1    1:UPD ONLY    2:ADD PRT/LOG#    3:LOG ONLY    PF20:PFKEYS
                4:UPD PRINT 5:UPD DFILE

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ELOC Billing Maintenance and Display (ELC3/PG1)

LOAN 8855 ELOC BILLING MAINT AND DISPLAY 09/22/22 09:00:14
L BORKEY 1ST PMT 08/15/16 INV 210/005 TYPE CONV. RES LOC MAN B
BILL METHOD B CUR PMT 01/15/19 PB 175650.57 IR 04.24000 GRP EPB
INT BILLED THRU 09/21/22 INT DUE .00 PMT PER 12 BILL IND
SGMT: 01 OF 01 ELOC STATUS: A ELOC PLAN CODE: FNHC CURR TYPE: VAR/CLOSED
-- Page 1 -----
ACT: C (A,C,D,L/Z) LIST/OPT: (P,U,B/A,D) NEW BAL: 209,486.57 CONST
DUE DT: 10/15/22 APR: 6.49000 % INDX: 5.5000000 % MRGN: + .990000 % ESC
USER ID: 2AB - BILL DATE: 092122 PRIOR BILLS UNPD TOTAL AMT DUE
MINIMUM PMT 2,248.93 65,301.76 67,550.69
PRINCIPAL 731.88 32,982.81 33,714.69
INTEREST 1,030.66 32,318.95 33,349.61
ESCROW .00 .00 .00
LATE CHARGES 486.39 .00 486.39
NSF .00 .00 .00
OTHER FEES .00 .00 .00
LIFE INSURANCE .00 .00 .00
A&H INSURANCE .00 .00 .00
MISCELLANEOUS .00 .00 .00
OUTPUT OPT: 1 1:UPD ONLY 2:ADD PRT/LOG# 3:LOG ONLY PF20:PFKEYS
4:UPD PRINT 5:UPD DFILE PF2:ADDL MSGS
--SPOC-- ACTIVE CH 13 BANKRUPTCY
LOSS MIT IND = 1 LOSS MIT USES CONSUMER KPLO PMT LOGIC OPTIONS
ELOC ADVANCE STOP = B REMOVED LOSS MITIGATION

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re: Lori Ann Borkey

Case No. 22-11178
Chapter 13

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 09/22/2022, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney

Charles Laputka

Trustee

Scott F Waterman

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtors

Lori Ann Borkey
136 Virginville Road
Kutztown, PA 19606

/s/ Darren R Pedaci
Bankruptcy Specialist
KeyBank N.A.